

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

**0** Valuation of Security

**0** Assumption of Executory Contract or Unexpired Lease

**0** Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
New Jersey**

In Re: **Edward Doyle**

Case No.: **18-29346**  
Judge: **VFP**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

Original  
 Motions Included

Modified/Notice Required  
 Modified/No Notice Required

Date: **7/9/2021**

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney DGB Initial Debtor: E D Initial Co-Debtor \_\_\_\_\_

### Part 1: Payment and Length of Plan

a. The debtor has paid \$23,660.00 through March 2021, and shall pay \$200.00 Monthly to the Chapter 13 Trustee, starting in April 2021 for approximately 6 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future Earnings  
 Other sources of funding (describe source, amount and date when funds are available): \_\_\_\_\_

c. Use of real property to satisfy plan obligations:

Sale of real property  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_

Refinance of real property:  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_

Loan modification with respect to mortgage encumbering property:  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan: \_\_\_\_\_

### Part 2: Adequate Protection

NONE

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Goldman & Beslow LLC	Attorney fees	Unknown
Law Offices of Scott E. Tanne	Prior attorney fees	Unknown
Marie Ann Greenberg, Ch. 13 Trustee	Trustee commissions	Unknown
Internal Revenue Service	Taxes	\$532.00
State of New Jersey Division of Taxation	Taxes	\$1,172.17

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
 None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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<b>-NONE-</b>						
2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.						
<b>e. Surrender <input checked="" type="checkbox"/> NONE</b>						
Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C. 1301 be terminated in all respects. The Debtor surrenders the following collateral:						
Creditor	Collateral to be Surrendered		Value of Surrendered Collateral	Remaining Unsecured Debt		
<b>f. Secured Claims Unaffected by the Plan <input checked="" type="checkbox"/> NONE</b>						
The following secured claims are unaffected by the Plan:						
Creditor	Collateral		Total Amount to be Paid through the Plan			
<b>g. Secured Claims to be Paid in Full Through the Plan <input checked="" type="checkbox"/> NONE</b>						
Creditor	Collateral		Total Amount to be Paid through the Plan			
<b>Part 5: Unsecured Claims <input checked="" type="checkbox"/> NONE</b>						
a. <b>Not separately classified</b> allowed non-priority unsecured claims shall be paid:						
<input type="checkbox"/> Not less than \$____ to be distributed <i>pro rata</i> <input type="checkbox"/> Not less than ____ percent <input checked="" type="checkbox"/> <i>Pro Rata</i> distribution from any remaining funds						
b. <b>Separately classified unsecured</b> claims shall be treated as follows:						
Creditor	Basis for Separate Classification	Treatment	Amount to be Paid			
<b>Part 6: Executory Contracts and Unexpired Leases <input checked="" type="checkbox"/> NONE</b>						
(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)						
All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:						
Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment		
<b>Part 7: Motions <input checked="" type="checkbox"/> NONE</b>						
<b>NOTE: All plans containing motions must be served on all affected lienholders, together with local form, <i>Notice of Chapter 13 Plan Transmittal</i>, within the time and in the manner set forth in D.N.J. LBR 3015-1. A <i>Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation</i> must be filed with the Clerk of Court when the plan and transmittal notice are served.</b>						

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).  NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.**

**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.  NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- Upon Confirmation
- Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Commissions
- 2) Other Administrative Claims - including Attorney Fees & Costs
- 3) Priority Claims
- 4) Secured Claims
- 5) Lease Arrearages
- 6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification**  **NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 6/13/2019.

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
<b>Debtor sold property inside plan, paid off car and, lost hours at work.</b>	<b>Decreasing plan payments, lowering plan to 36 months and accounting for house and car being paid off.</b>

Are Schedules I and J being filed simultaneously with this Modified Plan?  Yes  No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

**NONE**

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: July 9, 2021

/s/ Edward Doyle

**Edward Doyle**

Debtor

Date: \_\_\_\_\_

Joint Debtor

Date July 9, 2021

/s/ David Beslow, Esq.

**David Beslow, Esq. 5300**

Attorney for the Debtor(s)

In re:  
Edward L Doyle  
Debtor

Case No. 18-29346-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Sep 03, 2021

User: admin  
Form ID: pdf901

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 05, 2021:**

Recip ID	Recipient Name and Address
db	#+ Edward L Doyle, 54 Chancellor Avenue, Newark, NJ 07112-2302
cr	+ JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
r	+ Jose Quispe, Coldwell Banker Liberty, 67 Elmora Avenue, Elizabeth, NJ 07202-1632
517783409	+ Arrow Financial Services LLC, 5996 W. Touhy Avenue, Niles, IL 60714-4610
517832988	+ Deutsche Bank National Trust Company, et al, Franklin Credit Management, P.O. Box 829629, Philadelphia, PA 19182-9629
517783413	+ Equifax, PO BOX 740241, Atlanta, GA 30374-0241
517783414	+ Experian, PO BOX 9701, Allen, TX 75013-9701
517783415	+ Forster, Garbus & Garbus, 100 Davidson Ave, Suite 3211, Somerset, NJ 08873-1312
517783421	+ Nations Recovery Center Inc, 6491 Peachtree Industrial BLvd, P.O Box 620130, Atlanta, GA 30362-2130
518776978	+ Park Revolving Trust, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
518776979	+ Park Revolving Trust, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, Park Revolving Trust Serviced by Select Portfolio Servicing.
517783423	+ Parker McCay, 9000 Midlantic Drive, Suite 300, PO BOX 5054, Mount Laurel, NJ 08054-5054
517783424	+ Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
518376359	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
517783425	Senex Services Corp, Attn: Bankruptcy, 333 Founders Rd Nd Floor, Indianapolis, IN 46268
517783426	Sequium Asset Solutions LLC, 1130 Northgate Parkway Suite 150, Marietta, GA 30067
517783428	+ Trans Union, PO BOX 2000, Chester, PA 19016-2000

TOTAL: 17

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 03 2021 20:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 03 2021 20:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517783411	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 03 2021 20:28:00	Comenity Bank/King Size, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517783412	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 03 2021 20:28:00	Comenity Bank/King Size, Po Box 182789, Columbus, OH 43218-2789
517783416	+ Email/Text: bankruptcynotice@franklincredit.com	Sep 03 2021 20:28:00	Franklin Credit Mgmt, 101 Hudson Street, Jersey City, NJ 07302-3984
517783417	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 03 2021 20:28:00	IRS, Department of the Treasury, Internal Revenue Service, 310 Lowell Street, Andover, MA 01810-9041
517912836	Email/PDF: ais.chase.ebn@americaninfosource.com	Sep 03 2021 20:36:33	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence

District/off: 0312-2

User: admin

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Date Rcvd: Sep 03, 2021

Form ID: pdf901

Total Noticed: 33

517783410	Email/PDF: ais.chase.ebn@americaninfosource.com	Sep 03 2021 20:36:18	Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
517783418	Email/Text: krivera@leadersfc.com	Sep 03 2021 20:28:00	Leaders Financial Company, Attn: Bankruptcy Dept., 21 Commerce Dr., Floor 1, Cranford, NJ 07016
517783419	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 03 2021 20:36:36	LVNV Funding LLC, 15 South Main Street, PO Box 10497, Greenville, SC 29603-0497
517805992	Email/PDF: resurgentbknotifications@resurgent.com	Sep 03 2021 20:36:35	LVNV Funding LLC C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
517868074	Email/PDF: resurgentbknotifications@resurgent.com	Sep 03 2021 20:36:20	LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
517783420	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 03 2021 20:28:00	Midland Funding LLC, 8875 Aero Drive, San Diego, CA 92123-2255
517874009	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 03 2021 20:28:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517783422	+ Email/PDF: bankruptcy@ncfsi.com	Sep 03 2021 20:36:34	New Century Financial Services, 110 South Jefferson Road, Whippany, NJ 07981-1038
517903965	Email/Text: bnc-quantum@quantum3group.com	Sep 03 2021 20:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517783427	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of New Jersey, Division of Taxation, Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 05, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 2, 2021 at the address(es) listed below:

Name	Email Address
------	---------------

Brian E Caine

on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY Et Al... bcaine@parkermccay.com,  
BKcourtnotices@parkermccay.com

District/off: 0312-2

User: admin

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Date Recd: Sep 03, 2021

Form ID: pdf901

Total Noticed: 33

David G. Beslow

on behalf of Debtor Edward L Doyle yrodriguez@goldmanlaw.org  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldm  
anlaw.org;r64764@notify.bestcase.com

Denise E. Carlon

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as indenture trustee, for the holders  
of the CIM Trust 2020-R2, Mortgage-Backed Notes, Series 2020-R2 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Denise E. Carlon

on behalf of Creditor Park Revolving Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

Scott E. Tanne

on behalf of Debtor Edward L Doyle ecf@tannelaw.com tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7